



SourceTechnologies®





SourceTechnologies®

CORPORATE OVERVIEW

About Us - What We Do



Source Technologies helps companies manage secure transactions in real time.

Our solutions include magnetic ink character recognition (MICR) printers for printing checks and other negotiable documents using a level of security unrivaled in this industry. Our check-printing software provides an easy way for businesses to print checks, electronic disbursements and other sensitive documents in remote locations while maintaining centralized control over the whole process. In addition, our secure document printers use the same high-level of security for printing prescriptions and other time- and information-sensitive material.

Our solutions enable companies to print all required information on almost any negotiable document or form in a single printer pass. More than 15 security features help our customers mitigate the risk of check fraud. And since we eliminate the need for pre-printed checks and forms, we eliminate the high costs associated with purchasing and securing this inventory, saving our customers hundreds of thousands of dollars.

Headquartered in Charlotte, NC, Source Technologies has offices across the United States.



MICR Solutions



About the Source Technologies/ Lexmark Partnership

Source Technologies has been the exclusive co-development partner of all of Lexmark's MICR printing solutions since 1996. Our differentiation in the areas of security, reliability, and proven performance in the marketplace are based upon our relationship with Lexmark.

While Lexmark manufactures the base printer engine, our two companies work very closely together in the development of the engine and the formulation of the MICR toner to ensure a quality MICR solution. Source Technologies is an Original Equipment Manufacturer (OEM) partner with Lexmark, and we've been working together in an effort over the years to deliver secure MICR printers that perform at the most reliable levels, generation after generation. Functionality is architected into our software and hardware components providing unmatched levels of security.

Why Sell a Source Technologies Secure MICR Printer? Two Words: Cost Savings.

That may seem counterintuitive. After all, a Source Technologies MICR printer costs more than a standard HP printer with a drop-in MICR toner cartridge. But we aren't talking about the surface hardware costs. Take a look at the savings we provide with a MICR solution in paper costs alone:

Cost per item using pre-printed checks: \$2.13

Cost per item using blank check stock: \$0.21

90% Cost Savings

Two More Words: Risk Reduction

It's not just the paper cost associated with pre-printed check stock. Check fraud is a \$5 billion per year problem. Having to manage what are effectively blank checks leaves financial institutions exposed to all kinds of check fraud:

Common Sources of Fraud at Financial Institutions	Pre-printed Checks	MICR Solution Blank Checks (On-Demand)
Check Stock Pilfering	Exposed	Secured
Check Alteration	Exposed	Secured
Check Duplication	Exposed	Secured
Counterfeit Checks	Exposed	Secured
General Ledger Mismatching	Exposed	Secured
Piggybacking	Exposed	Secured
Bank Representation and Financial Risk/Savings	Exposed	Secured

You Know What Else We Offer That They Don't?

Human Error Prevention. Also known as *Automation*: And we back it up with a Guarantee.

✓ MICR Toner Detection

This handy feature makes it impossible to print checks unless the MICR toner is loaded into the printer. Just think of all the bank rejects that could be avoided when someone doesn't have to be counted on to remember checking the printer for MICR toner before pressing "print."

✓ Set Copies to 1

This setting tells the printer to print the job only once, which means duplicate checks cannot be printed.

✓ Jam Recovery Turned Off

Another setting that prevents duplicate checks from being printed- when a check job is sent to the MICR printer, this feature tells the printer to turn Jam Recovery OFF.

This Is How We Do It.

Here are all the features we add to the Lexmark printers that make our MICR printers the most secure, cost-effective solution for printing negotiable documents on demand:

MICR Feature	Description	Benefit
✓ MICR Toner Detection	Detects whether MICR toner or regular toner is installed in the printer	Prevents printing of MICR documents with regular toner- preventing costly bank rejects
✓ Set Copies to one (1)	A PCL setting that tells the printer to print the job only once.	Prevents fraud by disallowing the printing of multiple copies of a document.
✓ Jam Recovery Turned Off	Automatically turns Jam Recovery OFF when checks are being printed	Prevents multiple copies of a check from being printed
E13B Font	Widely accepted MICR font used in printing MICR encoded documents in the US, Canada, Mexico, the Far-East and some other countries	Meets ASC X9B/US specification for MICR font and necessary to process checks through the system
CMC7 Font	Alternative MICR font used to print MICR encoded documents in many European and most Latin American countries. Numeric character set only	Meets international standards (ISO) 1004.
Secure Numeric Font	Unique ST-designed font that is very difficult to alter because of a special background and very small text & numeric print embedded in the amount line of the check.	Additional layer of security at the document level. Minimizes the risk of fraud.

MICR Feature	Description	Benefit
Microprint Font	Extremely small type font allows one to embed micro text and numbers inside lines of print on the MICR document. Denoted by the letters "MP."	Additional layer of security at the document level. Minimizes the risk of fraud.
ICR Numeric Font	Image readable secure font designed to be read by imaging equipment utilized by many financial institutions.	Additional layer of security at the document level. Minimizes the risk of fraud.
Front Panel Security Lock	Additional security beyond password protection. User must enter an 8 digit combination prior to printing.	Additional layer of security at the document level. Minimizes the risk of fraud.
Password Protection	Prevents access to check-printing resources (stored signatures, MICR fonts, form overlays) without the proper password	Prevents unauthorized access to MICR and Secure fonts, and user-specific signatures and form overlays
Toner Low Warnings	Printer alerts user when MICR toner is low	Ensures quality MICR printing
DES Encryption/Decryption	Decrypts the print data stream, protecting it while it is being transmitted to the printer	One of the highest levels of security available- the printer decrypts the code prior to printing
Audit Trail	Creates user-defined reports of check printing activity for auditing purposes	Gives user a written record of check printing activity
Auto Density Control for Toner	Ensures conformance to signal strength standards throughout cartridge life	Ensures conformance and bank acceptance
Originally Manufactured MICR Toner Cartridge	Toner cartridges are built and tested using MICR toner	No "refilled" or "remanufactured" cartridges to introduce potential problems that would damage the printer
Regulated Fuser Temperature for Optimum Performance	Fusing temperature controlled to match MICR toner and check stock paper weights	Maximizes toner adherence. Less exposure to fraud due to less toner lift off
Tray Locking	Key lock on printer and expansion drawers	Prevents fraud by keeping check stock safe and prevents check paper waste
MICRpoint	Allows fine tuning of the position of the MICR line	Accounts for minor variations between printers. Prevents bank rejection of checks.
Datastream Tray Protection	Limits the ability of non-MICR jobs to print from specified trays.	Keeps regular office documents from being printed on check stock. Reduces the amount of re-printed because of printing to the wrong tray and reduces the cost of replacing misused check stock.

We Put Our Money Where Our Mouth Is.



Source Technologies ensures the readability performance of our MICR printers when used in conjunction with Source Technologies' MICR toner and approved check stock. Our toner quality adheres to ANSI standards. If any MICR reject rate problems arise, we will help resolve them. If we are unable to resolve the issues, we will reimburse you for bank fees related to rejects, provided Source Technologies was notified of the problem, and we verify Source Technologies' MICR printers or materials caused the bank fees.

Our MICR Check Printing Performance Guarantee includes toner and printers with toner low systems acquired by you from Source Technologies and continuously maintained by Source Technologies, or Source Technologies authorized service provider, under a full-service maintenance agreement. This guarantee is applicable for three years from the printer delivery date and is not applicable to printers damaged due to no fault of Source Technologies.



Standard Laser vs. Source Technologies' Secure MICR Printer

Toner Detection

If a check is printed using regular toner, it will not pass bank inspection. By assuring that only MICR toner is used to print checks, the company can avoid the cost and hassle of bank rejections and fees, reprinting and redistributing payments.

Standard Laser Printer– Cannot distinguish a standard laser toner cartridge from a MICR toner cartridge.

Secure MICR Printer– The printer will check for a MICR toner cartridge before printing checks. If the printer has standard toner installed, the user will be directed to install a MICR toner cartridge before checks can be printed.

Copy Count Set to 1

There is a high risk of fraud when employees are able to print multiple copies of a live check without authorization or auditing of the process.

Standard Laser Printer– Will print as many copies as is directed by the user.

Secure MICR Printer– In MICR mode, the copy count can be set to one which means when the printer recognizes a print run of checks, only one copy of each check will be printed and if a reprint is needed, the audit trail reporting option will record it.

Jam Recovery

When a printer jams, it is important to recover all of the data that was sent to the printer prior to the jam, without printing multiple copies of the documents.

Standard Laser Printer– Reprints the entire print job once a jam has been cleared. If a jam occurs during check printing, multiple live checks may be printed.

Secure MICR Printer– "Auto Jam Recovery" feature prevents the automatic reprinting of documents. To reprint a jammed check, the user would need to resend the request, which would be recorded in the audit trail.

MICRpoint

The MICR line on a check must be in a specific place for the bank to accept the check. This location is different for different types of checks and the user needs to be able to adjust the location of the MICR line in order to print multiple types of checks.

Standard Laser Printer– Requires a difficult manual adjustment via the software program.

Secure MICR Printer– "MICRpoint" feature allows you to easily adjust the MICR line using the printer's front panel. Any authorized user can perform the adjustment.

Toner Quality

Remanufactured MICR toner cartridges can cause several print-quality issues: toner flaking, streaking, and low signal strength which result in bank rejection. In addition, remanufactured cartridges are widely known to have problems with leaking, causing premature wear on printer components.

Standard Laser Printer– Uses remanufactured toner.

Secure MICR Printer– Uses specific toner formulated for each printer model which matches the toner to the fuser temperature ensuring that the toner properly adheres to the document. Source Technologies' toner cartridges are tested to ensure they maintain the proper signal strength and come with a MICR guarantee.





ST9700 SERIES



Model No.	ST9715	ST9720	ST9722	ST9730
Print Speed (pages/min.)	Up to 35 ppm	Up to 50 ppm	Up to 50 ppm	Up to 55 ppm
Time to First Page	As fast as 6.5 seconds	As fast as 6.5 seconds	As fast as 6.5 seconds	As fast as 4.8 seconds
Maximum Duty Cycle (pgs./mo.)	Up to 50,000	Up to 150,000	Up to 150,000	Up to 250,000
Recommended Volume (pgs./mo.)	500 - 2,500	3,000 - 16,000	2,000 - 15,000	3,000 - 20,000
Maximum Resolution	1,200 x 1,200 dpi	1,200 x 1,200 dpi	1,200 x 1,200 dpi	1,200 x 1,200 dpi
Processor	Dual Core, 800 MHz	Dual Core, 800 MHz	Dual Core, 800 MHz	Dual Core, 800 MHz
Memory (Standard/Max)	128MB / 128MB	256MB / 1,280MB	1GB / 3GB	512MB / 2.5GB
Standard Connectivity	USB 2.0 (Type B), 10/100 Ethernet, Parallel	USB 2.0 (Type B), 10/100/1000 Ethernet	USB 2.0 (Type B), 10/100/1000 Ethernet	USB 2.0 (Type B), 10/100/1000 Ethernet
Optional Connectivity	Wireless	Wireless	Wireless Parallel Serial	Wireless Parallel Serial
USB A- Port		Front	Front & Rear	Front
Duplex Printing	Integrated	Integrated	Integrated	Optional
Paper Capacity* Standard (in/out) Maximum (in/out)	300/150 850/150	650/250 2,300/250	650/250 2,300/250	650/550 4,400/2,550
Paper Sources Standard (in/out) Maximum (in/out)	2/1 3/1	2/1 5/1	2/1 5/1	2/1 6/3
Emulations	PS3 PCL 5e PCL6 Microsoft XPS	PS3 PCL 5e PCL6 PPDS PDF 1.7 HTML Microsoft XPS Direct Image	PS3 PCL 5e PCL6 PPDS PDF 1.7 HTML Microsoft XPS Direct Image	PS3 PCL 5e PCL6 PPDS PDF 1.7 HTML Microsoft XPS Direct Image
Operator's Panel	2 Line Monochrome LCD	2.4" Color Display and Numeric Pad	7" Color Touchscreen and Numeric Pad	2.4" Color Display and Numeric Pad
MICR Cartridge Yields*	Starter: 1.5k Replacement: 5k	Starter: 5k Replacement: 5k, 12k	Starter: 5k Replacement: 5k, 12k	Starter: 8k Replacement: 8k, 17k
Imaging Unit**	Up to 40,000	Up to 40,000	Up to 40,000	Up to 70,000
Dimensions	15.7 x 15 x 10.3	15.7 x 15.0 x 12.0	19.3 x 18.9 x 22.1	16.7 x 20.1 x 16.3
Weight (lbs.)	30.9	34.6	52	52.2
Warranty	1-year, return-to-depot from date of sale	1-year return-to-depot from date of sale	1-year, On-site, Next Business Day	1-year, return-to-depot from date of sale



Model Number	ST9712	ST9720	ST9722	ST9730
Quality Assurance Features	Auto Density Control MICR Toner Detection Low Toner Warning and Auto Stop Optimized Fusing & Transfer Voltage 3 Year MICR Guarantee to ANSI/ABA Standards Auto Density Control Originally Manufactured MICR Toner Regulated Fuser Temperature	Auto Density Control MICR Toner Detection Low Toner Warning and Auto Stop Optimized Fusing & Transfer Voltage 3 Year MICR Guarantee to ANSI/ABA Standards Auto Density Control Originally Manufactured MICR Toner Regulated Fuser Temperature	Auto Density Control MICR Toner Detection Low Toner Warning and Auto Stop Optimized Fusing & Transfer Voltage 3 Year MICR Guarantee to ANSI/ABA Standards Auto Density Control Originally Manufactured MICR Toner Regulated Fuser Temperature	Auto Density Control MICR Toner Detection Low Toner Warning and Auto Stop Optimized Fusing & Transfer Voltage 3 Year MICR Guarantee to ANSI/ABA Standards Auto Density Control Originally Manufactured MICR Toner Regulated Fuser Temperature
Secure Fonts	E-13B MICR Font CMC7 MICR Font Secure Numeric Font ICR Numeric Font Microprint Font	E-13B MICR Font CMC7 MICR Font Secure Numeric Font ICR Numeric Font Microprint Font	E-13B MICR Font CMC7 MICR Font Secure Numeric Font ICR Numeric Font Microprint Font	E-13B MICR Font CMC7 MICR Font Secure Numeric Font ICR Numeric Font Microprint Font
Security Features	Set Copies to one (1) Auto Jam Recovery Disable Password Protection Key Drawer Lock	Front Panel Security Lock Set Copies to one (1) Auto Jam Recovery Disable Password Protection DES Encryption/Decryption Audit Trail Tray Locking MICRpoint Datastream Tray Protection Key Drawer Lock Combination Drawer Lock	Front Panel Security Lock Set Copies to one (1) Auto Jam Recovery Disable Password Protection DES Encryption/Decryption Audit Trail Tray Locking MICRpoint Datastream Tray Protection Key Drawer Lock	Front Panel Security Lock Set Copies to one (1) Auto Jam Recovery Disable Password Protection DES Encryption/Decryption Audit Trail Tray Locking MICRpoint Datastream Tray Protection Key Drawer Lock
Options	550 Sheet Tray	250 Sheet Tray 550 Sheet Tray	250 Sheet Tray 550 Sheet Tray Swivel Cabinet	250 Sheet Tray 550 Sheet Tray 2100 Sheet Tray (Not for MICR Printing) Staple Finisher Output Expander 4-Bin Mailbox High Capacity Output Expander Caster Base Swivel Cabinet

*20lb or 75 GSM Paper. Maximum input amount shown is the maximum capacity that can be used for non-MICR printing; high-capacity input trays may interfere with printing quality MICR documents. The maximum input capacity for MICR printing may be lower than the values shown.

1Average standard page yield value declared in accordance with ISO/IEC 19752.

2Maximum Yield estimate based on 3 average letter/A4-size pages per print job at approximately 5% coverage. Actual yield may vary.

All specifications are subject to change without notice.



Quality Assurance & Security Features

MICR Feature	Description	Benefit
E13B Font	Widely accepted MICR font used in printing MICR encoded documents in the US, Canada, Mexico, the Far-East and some other countries	Meets ASC X9B/US specification for MICR font and necessary to process checks through the system
CMC7 Font	Alternative MICR font used to print MICR encoded documents in many European and most Latin American countries. Numeric character set only	Meets international standards (ISO) 1004.
Secure Numeric Font	Unique ST-designed font that is very difficult to alter because of a special background and very small text & numeric print embedded in the amount line of the check.	Additional layer of security at the document level. Minimizes the risk of fraud.
Microprint Font	Extremely small type font allows one to embed micro text and numbers inside lines of print on the MICR document. Denoted by the letters "MP"	Additional layer of security at the document level. Minimizes the risk of fraud.
ICR Numeric Font	Image readable secure font designed to be read by imaging equipment utilized by many financial institutions.	Additional layer of security at the document level. Minimizes the risk of fraud.
Front Panel Security Lock	Additional security beyond password protection. User must enter an 8 digit combination prior to printing.	Additional layer of security at the document level. Minimizes the risk of fraud.
Set Copies to one (1)	A PCL setting that tells the printer to print the job only once.	Prevents fraud by disallowing the printing of multiple copies of a document.
Auto Jam Recovery Disable	Automatically turns Jam Recovery OFF when checks are being printed	Prevents multiple copies of a check from being printed
Password Protection	Prevents access to check-printing resources (stored signatures, MICR fonts, form overlays) without the proper password	Prevents unauthorized access to MICR and Secure fonts, and user-specific signatures and form overlays
MICR Toner Detection	Detects whether MICR toner or regular toner is installed in the printer	Prevents printing of MICR documents with regular toner- preventing costly bank rejects
Toner Low Warnings	Printer alerts user when MICR toner is low	Ensures quality MICR printing
DES Encryption/Decryption	Decrypts the print data stream, protecting it while it is being transmitted to the printer	One of the highest levels of security available- the printer decrypts the code prior to printing
Audit Trail	Creates user-defined reports of check printing activity for auditing purposes	Gives user a written record of check printing activity
3 Year MICR Guarantee to ANSI/ABA Standards	Source Technologies ensures the readability performance of our MICR printers	Ensures the quality of printed negotiable documents
Auto Density Control for Toner	Ensures conformance to signal strength standards throughout cartridge life	Ensures conformance and bank acceptance
Originally Manufactured MICR Toner Cartridge	Toner cartridges are built and tested using MICR toner	No "refilled" or "remanufactured" cartridges to introduce potential problems that would damage the printer
Regulated Fuser Temperature for Optimum Performance	Fusing temperature controlled to match MICR toner and check stock paper weights	Maximizes toner adherence. Less exposure to fraud due to less toner lift off
Tray Locking	Key lock on printer and expansion drawers and combination lock on printer drawer	Prevents fraud by keeping check stock safe and prevents check paper waste
MICRpoint	Allows fine tuning of the position of the MICR line	Accounts for minor variations between printers. Prevents bank rejection of checks.
Datastream Tray Protection	Limits the ability of non-MICR jobs to print from specified trays.	Keeps regular office documents from being printed on check stock. Reduces the amount of re-printed because of printing to the wrong tray and reduces the cost of replacing misused check stock.



Frequently Asked Questions- MICR

What is MICR?

MICR is an acronym for Magnetic Ink Character Recognition; it refers to the specialized toner used to print the font at the bottom of checks and other negotiable documents.

Why is it important to print with MICR toner?

The Federal Reserve and all banks require that checks be printed with MICR toner for ease of processing. As a check travels through the check clearing system, it passes through reader/sorters which send a magnetic charge to the check, allowing the machine to read the information contained within the MICR line. If a check or other negotiable document is printed with non-MICR toner, the reader/sorter will reject the check, resulting in a bank fee for the company that printed the document.

How do secure MICR Printers and OEM MICR toner save my company money?

A complete MICR printing solution utilizing Source Technologies secure MICR printers and MICR toner can virtually eliminate the expenses associated with purchasing, storing, distributing and tracking pre-printed check stock. A laser MICR printer solution utilizes blank check stock, offering immediate savings on paper costs alone.

Check Stock (per case)	Pre-Printed	Blank
Acquisition Cost	\$100.00	\$22.00
Waste	\$15.00	-
Inventory/Distribution	\$18.00	\$1.98
Totals	\$133.00	\$23.98
Cost Reduction	82%	

For every \$100.00 spent on pre-printed check stock, an organization wastes approximately \$15.00 and spends an additional \$18.00 to distribute documents once printed, for a total cost of \$133.00. The same amount of BLANK check stock will cost just \$22.00 with nominal waste and approximately \$2.00 in distribution, for a savings of 82% on check stock.

Secure MICR printer solutions from Source Technologies virtually eradicate the risk of official check fraud – and its associated \$17,100 loss per successful attempt - as well as alleviate costs associated with maintenance on outdated equipment such as dot matrix printers. A Secure MICR printing solution significantly reduces voids, missing checks and paid-unadvised charges while reducing non-value added activity.

Does Source Technologies manufacture the printer?

No, Source Technologies has an exclusive partnership with Lexmark International to provide the MICR solution. Through this partnership, Source Technologies' MICR technology is integrated into Lexmark's standard laser printers creating the MICR solution.

What is the difference between a Source Technologies' secure MICR printer and a standard Lexmark printer?

The main differences between the two versions of printers is the inclusion of the OEM MICR toner cartridge, imager and Source Technologies' MICR security features. Engineering teams from both companies work closely together on product development

- MICR printer engineering, testing and certification
- MICR toner formulation, testing and certification
- MICR security feature development and integration



Can I use my standard printer and replace the toner with MICR toner?

No. By ensuring that our MICR toner cartridges are being used only in a quality Source Technologies branded MICR solution, our customers are assured that these problems will not occur:

- Bank rejection of checks (due to unreadable MICR lines) and fees associated with these rejects.
- Premature failure of printer components caused by abrasive toner formulations and/or toner leakage

Can I use remanufactured MICR toner in a Source Technologies MICR printer?

No. Using a remanufactured or “drop-in” toner solution can cause premature failure of the fuser and other costly printer components and inferior MICR print quality. The use of remanufactured toner automatically voids both our MICR guarantee and the warranty on the printer itself.

What is the difference between Source Technologies’ MICR toner and remanufactured MICR toner?

A remanufactured MICR toner cartridge starts as a regular toner cartridge which is emptied, disassembled, cleaned, reassembled and refilled with MICR toner. This toner is not held to the same quality standards as originally manufactured toner and this can lead to poor reliability, printer damage, bank reject fees and other additional costs.

Source Technologies offers only originally manufactured MICR toner cartridges, supported by a MICR Guarantee that ensures the quality of the documents printed when used with our MICR printers. This guarantee cannot be found with remanufactured MICR toner. In addition, Source Technologies toner cartridges typically offer twice the yield of remanufactured MICR toner cartridges, and a significantly lower cost-per-page.

What about recycled cartridges?

MICR toner contains iron oxide which over time can eat away at toner cartridge components. If a cartridge is recycled, and the proper parts are not replaced, you run the risk of printer damage and print quality problems. Unfortunately most vendors use inferior toner formulations and poor quality cartridges that could damage your printer and the quality of your MICR documents.

We do not recommend using recycled MICR toner cartridges and suggest you ask your supplier these questions:

- What check reader/sorters have you used to verify the MICR toner?
- What are the expected character signal strengths throughout the life of toner?
- What cartridge components, if any, did you replace while recycling?

Does it matter what check stock I use?

Yes. A poor quality paper interferes with the adhesion of toner and can lead to lower quality MICR documents.

The following are paper guidelines we recommend to our customers:

- 24 lb. bond paper with a taber M.D. 2.5 and C.D. 1.1 minimum
- Rougher surfaces within the base printers’ specifications for best toner fusing
- Left to right grain direction
- Micro-Perf (20 or more cuts per inch) perforations
- A moisture content between 4.7% and 5.5%.
- Paper-based security features such as void pantographs and laid lines



How big a problem is check fraud?

Statistics from the 2013 AFP Payments Fraud and Control Survey:

- Payments fraud, both actual and attempted, were experienced by 61% of surveyed organizations
- Of those organizations, 87% reported that checks were targeted
- Payments fraud represents a \$20 billion per year problem

How can I reduce the risk of fraud by using MICR toner and secure MICR printers?

The best way to deter check fraud is through a combination of efforts, including quality blank check stock and secure fonts, employee education, positive pay and a secure MICR printer solution. Blank check stock is useless to criminals, unlike pre-printed checks which can be manipulated and used. Source Technologies MICR printers offer unparalleled security features to prevent unauthorized printing or reproduction of checks. With Source Technologies' solution, the printer hardware, check stock, fonts and data stream are secured.

Where can I learn more about MICR?

You trust technology to help you run your business every day. Your check printing solution should really be this good. Source Technologies provides the most comprehensive secure print technology delivered in a broad family of printers and accessories, plus custom-engineered consumables for specialized applications. Please visit the Source Technologies website at www.sourcetek.com for more information on MICR printing and Source Technologies secure printing solutions.

In addition, more information on MICR can be found at the following sites:

- American Bankers Association (www.aba.com): conferences, banking industry issues
- Bank Administration Institute (www.bai.org): research, conferences, publications
- American National Standards Institute (www.ansi.org)
- X9 (www.x9.org): Accredited by the American National Standards Institute (ANSI), X9 develops and publishes voluntary, consensus technical standards for the financial services industry.
- NISSN (www.nissn.org): A National Resource for Global Standards, recent ANSI documents can be purchased from the NISSN web site.

Need help selecting the right MICR solution?

Please visit us at sourcetek.com or send your questions to marketing@sourcetek.com.



SourceTechnologies®

REMAN VS OEM MICR TONER

Disadvantages of Remanufactured or Refilled MICR Toner Cartridges

"Compatible," "Remanufactured" and "Refilled" are all terms that companies use to convince you to buy their inferior toner. Source Technologies' Original Equipment Manufacturer (OEM) MICR toner is the *only* MICR toner authorized for use in Source Technologies' MICR printers- and for good reason.



Rely on Source Technologies' OEM MICR toner cartridges to provide the quality and reliability your business demands when printing checks and other MICR documents.

You've purchased the best MICR printer on the market. Don't use inferior MICR Toner.

Source Technologies' MICR toner is developed using proprietary formulas and techniques that are engineered specifically for use in our MICR printers. Our toner cartridges must pass a rigorous 300-step, ISO approved manufacturing process that is designed to optimize print quality, yield, reliability and density over the entire life of the cartridge.

MICR toner contains Iron Oxide which, over time, can degrade toner cartridge components. If a cartridge is remanufactured or reused, and the proper parts are not replaced, the risk of printer damage and costly print-quality problems increase. Using Source Technologies' OEM MICR toner cartridges assures protection of your investment.

Low quality MICR toner cartridges could end up costing you more.

At first glance, purchasing "cheap" alternatives might seem like a good idea, but may ultimately cost your company more. Using low-quality MICR toner cartridges may bring about hidden costs:

- **Reduced printer life**

Remanufacturers may guarantee their toner but they don't guarantee their toner won't damage your printer. MICR toner is abrasive and a poor formulation can cause undue wear-and-tear on your printer's fuser, roller and drum which are costly to replace.

- **More bank rejections = More Fees**

Improper toner formulation can cause poor toner fusing, toner streaking and density variations leaving the MICR line unreadable.

- **Slower delivery**

When a "compatible" toner cartridge isn't compatible, your check delivery time is compromised.

- **Increased technical support issues**

- Toner leakage
- Parts replacement
- On-site repairs

"Reusing" and "Recycling" are not the same thing.

Don't be misled into buying inferior toner cartridges in the name of ecological responsibility. Source Technologies' toner cartridges are manufactured using 100% new materials. However, *our cartridges are 100% recyclable.*



Testing Remanufactured Toner Cartridges

Source Technologies has tested a variety of remanufactured MICR toner cartridges from various sources to identify and quantify the risks associated with using these products. In-house testing was performed by our team of engineers who collectively have more than three-hundred years of experience in the printer business and more than 80 years of expertise in the engineering and development of MICR printers and MICR toner formulation.

What We've Learned

No Standards.

Since most suppliers of remanufactured MICR toner cartridges don't adhere to specific standards, you never know what you might get.

- The wrong cartridge for your printer model
- Low MICR signal strength
- Inconsistent toner coverage
- Flaking toner from the MICR line
- Bank rejection fees

How "Used" Is It?

Some remanufacturers may reuse cartridges multiple times. Cartridges are not built for endless usage and may fail to perform as intended after being refilled multiple times.

You Get What You Pay For.

Remanufacturers market their products to convince you that you are getting a great deal. They advertise a low cost with a high yield. The advertised yield is based on a functioning cartridge but, as mentioned, reused cartridges often break down prematurely. Our tests show that a cartridge advertised to yield 21k but that actually yields 12K will almost double the cost-per-page.

The Speed of Doing Business.

Some remanufacturers warn against printing at speeds greater than 25 pages-per-minute and suggest that you print for only 2 minutes at a time. Since time is money, ensure your toner cartridge can maintain your speed of doing business.

Forfeited Quality Assurance.

When you purchase a compatible, remanufactured or refilled MICR toner cartridge, you lose all of the quality assurance features that Source Technologies' secure MICR solutions provide.

- Low toner warning
- MICR toner detection
- MICR Guarantee